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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Luisa First name G	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Corral Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0887	

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Case number (if known)

Debtor 1 Luisa G Corral

		About Debtor 1:	А	bout Debtor 2 (Spouse Only in a Joint Case):	
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	С	☐ I have not used any business name or EINs.	
	Include trade names and doing business as names	Business name(s)	В	susiness name(s)	
		EINs	E	INs	
5.	Where you live		If	Debtor 2 lives at a different address:	
		2825 N. 73rd Court Elmwood Park, IL 60707			
		Number, Street, City, State & ZIP Code	N	lumber, Street, City, State & ZIP Code	
		Cook	_		
		County		County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	in	Debtor 2's mailing address is different from yours, fill it n here. Note that the court will send any notices to this nailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	N	lumber, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing	Check one:	С	Check one:	
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Document Case number (if known) Debtor 1 Luisa G Corral

Par	Tell the Court About	our Ba	ankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are				, see <i>Notice Required b</i> and check the appropr	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy iate box.			
	choosing to file under	■ Chapter 7							
		□ Chapter 11							
		☐ Chapter 12							
		☐ Ch	napter 13						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the cler about how you may pay. Typically, if you are paying the fee yourself, you may order. If your attorney is submitting your payment on your behalf, your attorney a pre-printed address.				yourself, you may pay with cash, cashier's check, or money			
				the fee in installmen e in Installments (Offici		otion, sign and attach the Application for Individuals to Pay			
☐ I request that my fee be waived (You may request this option only if you a									
						your income is less than 150% of the official poverty line that e in installments). If you choose this option, you must fill out			
			the Application	n to Have the Chapter	7 Filing Fee Waived (O	fficial Form 103B) and file it with your petition.			
9.	Have you filed for bankruptcy within the	■ No).						
	last 8 years?	☐ Ye	s.						
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
40	Ana any handanantan								
10.	Are any bankruptcy cases pending or being	■ No)						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Ye	S.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
44	Do you rent your		Go to li	no 12					
11.	residence?	□ No			. oviation ividament agai	inst you and do you want to stay in your racidence?			
		■ Ye	s. Has yo		i eviction judgment agai	inst you and do you want to stay in your residence?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial State</i> bankruptcy petition.	tement About an Evictio	on Judgment Against You (Form 101A) and file it with this			

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Case number (if known) Debtor 1 Luisa G Corral

art	3: Report About Any Bu	sinesses	You Own	as a Sole Proprietor			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	art 4.			
		☐ Yes.	Name	and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	r, Street, City, State & ZIP C	Code		
	it to this petition.		Check	the appropriate box to descr	ibe your business:		
				Health Care Business (as d	efined in 11 U.S.C. § 101(27A))		
				Single Asset Real Estate (a	s defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as defined in 1	11 U.S.C. § 101(53A))		
				Commodity Broker (as defir	ned in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	s. If you in is, cash-flo	filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of s, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure C. 1116(1)(B).			
	For a definition of small	No.	I am n	I am not filing under Chapter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	ng under Chapter 11 and I a	m a small business debtor according to the definition in the Bankruptcy Code.		
art	4: Report if You Own or	Have Any	Hazardo	s Property or Any Propert	y That Needs Immediate Attention		
4.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	e hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			ate attention is hy is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	he property?	Street, City, State & Zip Code		
				ramber,	5.105, 5.11, 5.11.10 to 2.1p 6000		

Debtor 1 Luisa G Corral Document Page 5 of 56

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

)eb	Case 16-0	09412	Doc 1	Filed 03/18/16 Document	Entered 03/18/16 13:4 Page 6 of 56		Desc Main	
art	t 6: Answer These Quest	ions for R	Reporting Pu	rposes				
6.	What kind of debts do you have?	16a.	6a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
	you have.			□ No. Go to line 16b.				
			Yes. Go					
		16b.	Are your d	ebts primarily business	debts? Business debts are debts or through the operation of the business			
			□ No. Go t		or unough the operation of the busi	111622 01 111	resument.	
			☐ Yes. Go					
		16c.			are not consumer debts or busines	ss debts		
7.	Are you filing under Chapter 7?	□ No.	I am not filii	ng under Chapter 7. Go to	o line 18.			
Do you estimate that after any exempt property is excluded and		■ Yes.			estimate that after any exempt prop to distribute to unsecured creditors?		cluded and administrative expenses	
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		☐ Yes					
8.	How many Creditors do you estimate that you	1 -49			☐ 1,000-5,000		25,001-50,000	
	owe?	□ 50-99 □ 100-199			□ 5001-10,000 □ 10,001-25,000		50,001-100,000 More than100,000	
		☐ 200-9			.,			
9.	How much do you	□ \$0 - \$			☐ \$1,000,001 - \$10 million		6500,000,001 - \$1 billion	
	estimate your assets to be worth?	□ \$50,001 - \$100,000 ■		_			\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion	
			■ \$100,001 - \$500,000 □ \$500,001 - \$1 million		☐ \$100,000,001 - \$100 million		More than \$50 billion	
0.	How much do you	□ \$0 - \$	\$50,000		□ \$1,000,001 - \$10 million		6500,000,001 - \$1 billion	
	estimate your liabilities to be?	□ \$50,001 - \$100,000		_	☐ \$10,000,001 - \$50 million		\$1,000,000,001 - \$10 billion \$10,000,000,001 - \$50 billion	
			,001 - \$500,0 ,001 - \$1 milli	,			More than \$50 billion	
art	: 7: Sign Below							
or	you	I have ex	xamined this	petition, and I declare und	der penalty of perjury that the inform	nation pro	vided is true and correct.	
					ware that I may proceed, if eligible, ailable under each chapter, and I ch			
			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
		I reques	t relief in acco	ordance with the chapter	of title 11, United States Code, spec	cified in th	is petition.	
		bankrup and 357	tcy case can		aling property, or obtaining money o 000, or imprisonment for up to 20 y		by fraud in connection with a oth. 18 U.S.C. §§ 152, 1341, 1519,	
		Luisa G			Signature of Debto	r 2		

Executed on

MM / DD / YYYY

Signature of Debtor 1

Executed on March 18, 2016 MM / DD / YYYY

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Debtor 1 Luisa G Corral Page 7 of 56 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jason Blust, Law Office of Jason Blust	Date	March 18, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Jason Blust, Law Office of Jason Blust		
Printed name		
Law Office of Jason Blust		
Firm name		
211 W Wacker Drive		
STE 200		
Chicago, IL 60606		
Number, Street, City, State & ZIP Code		
Contact phone (312) 273-5001	Email address	
#6276382		
Bar number & State		

	Document Pag	<u> 2 8 01 56 </u>		
entify your case:				
Middle N	lame Last Nam	e		
Middle N	lame Last Nam	е		
ourt for the: NORTHER	N DISTRICT OF ILLINOIS			
	_		_	
				Check if this is an amended filing
	Middle N	G Corral Middle Name Last Nam Middle Name Last Nam	G Corral Middle Name Last Name Middle Name Last Name	G Corral Middle Name Last Name Middle Name Last Name

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	140,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	925.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	140,925.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	145,118.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	12,607.00
	Your total liabilities	\$	157,725.00
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,723.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,048.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a persona'	l. family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 9 of 56 Case number (if known) Debtor 1 Luisa G Corral

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.

455.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

	Ou	00 10 0041	_ D00 I	Doc	ument	Page 10 of 56	0 10.40.01	,000	Wichii
Fill	in this inform	nation to identify	your case and th	nis filing	:				
Deb	tor 1	Luisa G Corr		e Name		Last Name			
Deb	tor 2	First Name	Middle	e ivame		Last Name			
(Spot	use, if filing)	First Name	Middle	e Name		Last Name			
Unit	ed States Bar	nkruptcy Court for	the: NORTHER	N DIST	RICT OF ILLI	NOIS			
Cas	e number								Check if this is an
	_					_		_	amended filing
Off	icial For	rm 106A/E	3						
Sc	hedule	A/B: Pi	roperty						12/15
n ea	ch category, se	parately list and d	escribe items. List			an asset fits in more than one			
						le are filing together, both are ne top of any additional pages			
	er every quest	•	anaon a coparato o			io top of any additional pages	, , our manne una		
Part	1: Describe E	Each Residence, B	uilding, Land, or Ot	her Real	Estate You Ov	wn or Have an Interest In			
Do	you own or h	ave any legal or eg	uitable interest in a	nv reside	ence building	, land, or similar property?			
_			unable interest in e	iny reside	mee, bunding	, land, or similar property:			
	No. Go to Part								
	Yes. Where is	the property?							
1.1				What	ic the propert	Observational About Asserting			
1.1	4312 Keyst	one Ave.		wnat	Single-family	bomo	Do not deduct secure	d claims	or exemptions But
	Unit 1F					ilti-unit building	the amount of any sec	cured cla	nims on Schedule D:
	Street address, if	f available, or other des	cription		•	n or cooperative	Creditors Who Have 0	Jaims S	ecured by Property.
				_	Manufactured	d or mobile home			
	Chicago	IL	60641-0000	_	Land		Current value of the entire property?		urrent value of the ortion you own?
	City	State	ZIP Code		Investment pr	roperty	\$140,000.0	<u>o</u> .	\$140,000.00
					Timeshare		Describe the nature		
				Who I	Other	at in the property? Check one	(such as fee simple, a life estate), if know		y by the entireties, or
				_	Debtor 1 only		,,		
	Cook				Debtor 2 only		-		
	County				Debtor 1 and	Debtor 2 only	☐ Check if this is	commu	nity property
						of the debtors and another	(see instructions)		31 11 3
					information y erty identificati	ou wish to add about this iter ion number:	n, such as local		
				р.оро	,				
						from Part 1, including any			\$140,000.00
'			rait i. Wille that	Humber	11010				<u></u>
Part	Describe 1	our Vehicles							
						whether they are registere		y vehic	les you own that
some	eone else driv	es. if you lease a	venicie, also repo	rt it on S	cneaule G: E	Executory Contracts and Une	expirea Leases.		
3. C	ars, vans, tru	icks, tractors, sp	ort utility vehicle	s, moto	rcycles				
	No								
_	INU								

☐ Yes

П	ebtor 1	Luiga C Carr	al	Document	Page 11 of 56	Case number <i>(if kr</i>	nown)
ט	epioi i I	Luisa G Corra	al		<u> </u>	Case number (# kr	
			or homes, ATVs and oth motors, personal watercra				
	■ No						
	☐ Yes						
5			the portion you own for ed for Part 2. Write that n				\$0.00
В	ort 21 Dogg	riba Vaur Baraa	nal and Hausahald Itams				
			nal and Household Items egal or equitable interest	t in any of the follow	ving items?		Current value of the
	.,						portion you own? Do not deduct secured claims or exemptions.
6.		d goods and for the state of th	urnishings ces, furniture, linens, china	a, kitchenware			
	Yes. D	escribe					
			Miscellaneous used h	ousehold goods			\$200.00
_							
7.	Electronic Examples	: Televisions a	nd radios; audio, video, ste phones, cameras, media		oment; computers, prin	iters, scanners; mi	usic collections; electronic devices
	■ No □ Yes. D	escribe					
8.	Examples.	: Antiques and	figurines; paintings, prints ons, memorabilia, collectib		oks, pictures, or other	art objects; stamp,	coin, or baseball card collections;
	☐ Yes. D	escribe					
9.	Examples	t for sports ar : Sports, photo musical instru	graphic, exercise, and oth	er hobby equipment;	bicycles, pool tables, g	golf clubs, skis; car	noes and kayaks; carpentry tools;
	■ No □ Yes. D	escribe					
10). Firearms Example		s, shotguns, ammunition, a	and related equipmen	t		
	■ No □ Yes. D	escribe	-				
11	. Clothes						
	<i>Example</i> ☐ No	s: Everyday clo	othes, furs, leather coats, o	designer wear, shoes	, accessories		
	Yes. D	escribe					
			Personal Used Clothii	ng			\$300.00
_						<u> </u>	
12	2. Jewelry Example □ No	es: Everyday jev	welry, costume jewelry, en	gagement rings, wed	ding rings, heirloom je	welry, watches, ge	ems, gold, silver
	Yes. D	escribe					
			NAC II				#05.00
			Miscellaneous costum	ie jeweiry			\$25.00

Official Form 106A/B Schedule A/B: Property page 2

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Case number (if known) Document Debtor 1 Luisa G Corral 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$525.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash on hand \$20.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking account with Citibank \$380.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Yes. List each account separately. Type of account: Institution name: Pension \$0.00 Debtor receives \$455.00 per month

Official Form 106A/B Schedule A/B: Property page 3

Case 16-09412

Doc 1

Filed 03/18/16

Entered 03/18/16 13:45:01

Desc Main

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De	ebtor 1	Luisa G Corral		Document	Case number (if known)	
22.	Your sh Example ■ No		you have ma	rent, public utilities (elec	inue service or use from a company tric, gas, water), telecommunications compani	es, or others
	Annuition ■ No □ Yes		and descripti		life or for a number of years)	
24.	26 U.S.C ■ No	5. §§ 530(b)(1), 529A(b), a	nd 529(b)(1).		gram, or under a qualified state tuition prog	gram.
	☐ Yes	Institution na	ame and desci	ription. Separately file th	e records of any interests.11 U.S.C. § 521(c):	
25.	■ No	equitable or future intere		rty (other than anything	g listed in line 1), and rights or powers exe	cisable for your benefit
26.	Example ■ No	, copyrights, trademarks les: Internet domain names Give specific information a	s, websites, pr			
	Example ■ No	s, franchises, and other es: Building permits, exclu	isive licenses,		n holdings, liquor licenses, professional license	s
M	oney or p	roperty owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refu	ınds owed to you				
	■ No □ Yes. 0	Give specific information at	bout them, inc	luding whether you alrea	ady filed the returns and the tax years	
29.	■ No			isal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Example ■ No	mounts someone owes y les: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' compen	sation, Social Security
31.	Examp	s in insurance policies les: Health, disability, or life	e insurance; h	ealth savings account (H	HSA); credit, homeowner's, or renter's insuran	ce
	■ No □ Yes. N	lame the insurance compa Com	any of each po pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someon	erest in property that is done the beneficiary of a living the has died. Give specific information			d surance policy, or are currently entitled to rece	ive property because
		e o oposino imorniationi				

Debto	or 1	Case 16-09412 Luisa G Corral	Doc 1	Filed 03/18/16 Document	Entered 03/18/16 13:45:01 Page 14 of 56 Case number (if known)	Desc Main
E	Examp No			ou have filed a lawsui	t or made a demand for payment	
=	No	contingent and unliquidate Describe each claim	ed claims of	every nature, including	g counterclaims of the debtor and rights to	o set off claims
	No	ancial assets you did not Give specific information	already list			
		he dollar value of all of your the dollar value of all of your the that number he			ny entries for pages you have attached	\$400.00
Part 5	Des	scribe Any Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
■ N	No. Go Yes. G	to Part 6. to to line 38.				
Part 6		scribe Any Farm- and Comme ou own or have an interest in fa			n or mave an interest in.	
	No.	own or have any legal or Go to Part 7. Go to line 47.	equitable in	terest in any farm- or c	commercial fishing-related property?	
Part 7	' :	Describe All Property You	Own or Have a	n Interest in That You Did	I Not List Above	
E	Examp No	have other property of an oles: Season tickets, country	y club membe			
54. <i>i</i>	Add t	he dollar value of all of yo	our entries fr	om Part 7. Write that n	umber here	\$0.00
Part 8	B:	List the Totals of Each Part	of this Form			
55. I	Part 1	: Total real estate, line 2				\$140,000.00
56. I	Part 2	: Total vehicles, line 5			\$0.00	
57. I	Part 3	: Total personal and hous	sehold items	, line 15	\$525.00	
		: Total financial assets, li			\$400.00	
59. I	Part 5	: Total business-related p	property, line	45	\$0.00	

Par	rt 8:	List the Totals of Each Part of this Form				
55.	. Part	1: Total real estate, line 2				\$140,000.00
56.	. Part	2: Total vehicles, line 5		\$0.00	_	
57.	. Part	3: Total personal and household items, line 15		\$525.00		
58.	. Part	4: Total financial assets, line 36		\$400.00		
59.	. Part	5: Total business-related property, line 45		\$0.00		
60.	. Part	6: Total farm- and fishing-related property, line 52		\$0.00		
61.	. Part	7: Total other property not listed, line 54	+	\$0.00		
62.	. Tota	Il personal property. Add lines 56 through 61	_	\$925.00	Copy personal property total	\$925.00
63.	. Tota	Il of all property on Schedule A/B. Add line 55 + line 62				\$140,925.00

Official Form 106A/B Schedule A/B: Property page 5

		17000000		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Luisa G Corral			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
Miscellaneous used household goods Line from Schedule A/B: 6.1		
Zino nomi Gonegalo / v Zi e i i		☐ 100% of fair market value, up to any applicable statutory limit
Personal Used Clothing Line from Schedule A/B: 11.1	\$300.00	\$300.00 735 ILCS 5/12-1001(a)
Line from Genedate Av.B. 11.1		☐ 100% of fair market value, up to any applicable statutory limit
Miscellaneous costume jewelry Line from Schedule A/B: 12.1	\$25.00	\$25.00 735 ILCS 5/12-1001(b)
Ellio II di II donoccio 70 B. 12. 1		100% of fair market value, up to any applicable statutory limit
Cash on hand Line from Schedule A/B: 16.1	\$20.00	\$20.00 735 ILCS 5/12-1001(b)
Line from Gonedale 7VD. To. 1		☐ 100% of fair market value, up to any applicable statutory limit
Checking account with Citibank Line from Schedule A/B: 17.1	\$380.00	\$380.00 735 ILCS 5/12-1001(b)
Line from Schedule AVD. 17.1		100% of fair market value, up to any applicable statutory limit

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Brief description of the property and line on Schedule A/B that lists this property

Current value of the protection you own

Current value of the protection you own

Current value of the protection you own

Specific laws that allow execution you own

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
\$0.00	\$0.00	100%	735 ILCS 5/12-1006	
		100% of fair market value, up to any applicable statutory limit		
	portion you own Copy the value from Schedule A/B	portion you own Copy the value from Che Schedule A/B	portion you own Copy the value from Schedule A/B \$0.00 Check only one box for each exemption. 100% 100% of fair market value, up to	

3.	Are y	ou claiming a	homestead	exemption o	f more than	\$155,675?

(Subject to	adjustment on	4/01/16 and every	ry 3 years after that for cases filed on or after the date of adjusti	ment.)

■ No

	Yes. Did	you acquire the	property covered b	y the exemption v	vithin 1,215 day	vs before	you filed this case?
--	----------	-----------------	--------------------	-------------------	------------------	-----------	----------------------

☐ No

☐ Yes

		Document	Page 1	7 of 56		
Fill in this infor	rmation to identify you	ır case:				
Debtor 1	Luico C Corrol					
Deptor i	Luisa G Corral First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
Linita d Ctatas D		NORTHERN DISTRICT OF II	LINOIC			
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
						-
Official For	<u>m 106D</u>					
Schedule	D. Creditors	Who Have Claims	Secure	d by Property	J	12/15
<u>Jenedale</u>	D. Ol Caltol 3	Wile Have claims	Jecui e	a by 1 Toport	,	12/10
		If two married people are filing toget				
is needed, copy tr number (if known		out, number the entries, and attach i	t to this form.	On the top of any addition	iai pages, write your na	ne and case
•	, s have claims secured by	vour property?				
`	•	his form to the court with your othe	or echodulos	Vou have nothing else to	roport on this form	
_		•	si scriedules.	Tou have nothing else to	report on this form.	
■ Yes. Fill	in all of the information	below.				
Part 1: List	All Secured Claims					
2. List all secure	d claims. If a creditor has r	more than one secured claim, list the cr	reditor separate	Column A	Column B	Column C
for each claim. If	more than one creditor has	a particular claim, list the other credito	ors in Part 2. As	Amount of claim	Value of collateral	Unsecured
much as possible,	list the claims in alphabeti	cal order according to the creditor's nar	me.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Ditech Fi	nancial Llc	Describe the property that secures	the claim:	\$145,118.00	\$140,000.00	\$5,118.00
Creditor's Nar		4312 Keystone Ave. Unit 1F			<u> </u>	+ - /
		IL 60641 Cook County	Jimougo,			
1100 Virg	ginia Dr #100a	A control of the state of the s				
	hington, PA	As of the date you file, the claim is apply.	: Check all that			
19034		Contingent				
Number, Stree	et, City, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the d	lebt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	s mortgage or s	ecured		
Debtor 2 only		car loan)				
Debtor 1 and [Debtor 2 only	☐ Statutory lien (such as tax lien, m	echanic's lien)			
_	the debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this	claim relates to a	Other (including a right to offset)	Mortgage			
community d		cure: (merading a right to enecty				
	Opened					
	Opened 3/01/07 Last					
	Active					
Date debt was in		Last 4 digits of account nun	nber 4374			
Add the dollar	value of your entries in C	olumn A on this page. Write that nur	nber here:	\$145,11	8.00	
If this is the las	st page of your form, add	the dollar value totals from all pages		\$145,11		
Write that num	ber here:			\$145,11	0.00	
Part 2: List O	thers to Be Notified fo	r a Debt That You Already Liste	Ч			
				alma admiliate d in Dant 4	F	
		e notified about your bankruptcy for we to someone else, list the creditor				
than one creditor	r for any of the debts that	you listed in Part 1, list the addition				
debts in Part 1, d	lo not fill out or submit th	is page.				
∐ Nama N	mbor Stroot City State 9	Zin Codo	_			
	mber, Street, City, State & 2 Blumberg	zip Code	On wh	nich line in Part 1 did you er	nter the creditor? 2.1	
	Monroe #1125		Last 4	digits of account number		
	, IL 60606		Laot	1. 2000ant Hambol _		

0.	400 10 00-12	Document	Page 18 of 56	.OO.OI DCC	o mani
Fill in this infor	rmation to identify your				
Debtor 1	Luisa G Corral				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle News	LastNama		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT OF ILL	LINOIS		
Case number					
(if known)					heck if this is an
				a	mended filing
Official For	m 106F/F				
		/ho Have Unsecured	Claims		12/15
		se Part 1 for creditors with PRIORIT		ith NONPRIORITY clair	
Schedule D: Credi	itors Who Have Claims Secontinuation Page to this pag	oired Leases (Official Form 106G). D cured by Property. If more space is a ge. If you have no information to rep	needed, copy the Part you need, fill	I it out, number the ent	ries in the boxes on the
Part 1: List A	All of Your PRIORITY Ur	nsecured Claims			
1. Do any credi	tors have priority unsecure	ed claims against you?			
No. Go to	Part 2.				
☐ Yes.					
Part 2: List A	All of Your NONPRIORIT	TY Unsecured Claims			
3. Do any credit	tors have nonpriority unse	cured claims against you?			
☐ No. You ha	ave nothing to report in this p	part. Submit this form to the court with	your other schedules.		
Yes.					
unsecured cla	im, list the creditor separatel	laims in the alphabetical order of the laims in the alphabetical order of the laim. For each claim listed list the other creditors in Part 3.If you he	I, identify what type of claim it is. Do no	ot list claims already inc	luded in Part 1. If more
Part 2.	illoi fiolos a particulai ciaiifi, i	iist tile otiler creditors in Fart 3.11 you i	lave more than three nonphonty drise	cured claims fill out the	Continuation Fage of
					Total claim
4.1 Amerci		Last 4 digits of acc	ount number 1282		\$100.00
•	ity Creditor's Name est Lake Stre	When was the debt	incurred?		
Roselle	e, IL 60172	mon mac inc acce			
Number	Street City State Zlp Code	As of the date you f	file, the claim is: Check all that apply	/	
	urred the debt? Check one.				
Debto	or 1 only	☐ Contingent			
☐ Debto	or 2 only	☐ Unliquidated			
	or 1 and Debtor 2 only	Disputed			
	ast one of the debtors and an		RITY unsecured claim:		
☐ Chec debt	k if this claim is for a com	_		burner about the Publish	
	aim subject to offset?	☐ Obligations arisin report as priority clain	ng out of a separation agreement or di ms	ivorce that you did not	
■ No		Debts to pension	or profit-sharing plans, and other sim	nilar debts	
☐ Yes		Other Specify	Med1 02 Midwest Open Mri		
		- Outer, openly	•		

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Luisa G Corrai		Case number (if know)	
American General Financial/Springleaf Fi	Last 4 digits of account number	7802	\$0.00
Nonpriority Creditor's Name Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731	When was the debt incurred?	Opened 10/01/08 Last Active 8/09/10	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Secured		
Bk Of Amer	Last 4 digits of account number	2335	\$0.00
Nonpriority Creditor's Name 4909 Savarese Cir Tampa, FL 33634	When was the debt incurred?	Opened 3/01/07 Last Active 11/07/11	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	· · · · · · · · · · · · · · · · · · ·		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Real Estate	Mortgage	
Bk Of Amer	Last 4 digits of account number	6305	\$0.00
Nonpriority Creditor's Name		Opened 2/01/05 Last Active	
4909 Savarese Cir Tampa, FL 33634	When was the debt incurred?	9/17/07	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
☐ Yes	■ Other. Specify Real Estate	Mortgage	

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Deb	Luisa G Corrai		Case number (if know)				
4.5	Cap One Nonpriority Creditor's Name	Last 4 digits of account number	6764	\$0.00			
	Po Box 5253 Carol Stream, IL 60197	When was the debt incurred?	Opened 10/01/98 Last Active 3/28/03				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt		aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharir	an plane, and other circiles debte				
	No		•				
	Yes	■ Other. Specify Credit Card					
4.6	Carmax Auto Finance	Last 4 digits of account number	8045	\$0.00			
	Nonpriority Creditor's Name		Opened 8/01/07 Last Active				
	Po Box 440609 Kennesaw, GA 30160	When was the debt incurred?	2/23/11				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	•	,				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt		aration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No		☐ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Automobile					
4.7	Cbna	Last 4 digits of account number	0311	\$0.00			
	Nonpriority Creditor's Name	_					
	Po Box 6283 Sioux Falls, SD 57117	When was the debt incurred?	Opened 9/01/01 Last Active 9/11/02				
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts				
	☐ Yes	■ Other. Specify Credit Card					
		- Other Specify					

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Debte	or 1 Luisa G Corral		Case number (if know)	
4.8	Chase Card Services	Last 4 digits of account number	0006	\$12,458.00
	Nonpriority Creditor's Name Attn: Correspondence Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 12/01/99 Last Active 4/14/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		
4.9	Chase Card Services Nonpriority Creditor's Name	Last 4 digits of account number	4014	\$0.00
	Attn: Correspondence Dept Po Box 15298	When was the debt incurred?	Opened 8/01/10 Last Active 5/06/12	
	Wilmington, DE 19850 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separe report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.1	Chase Mtg	Last 4 digits of account number	5786	\$0.00
	Nonpriority Creditor's Name			
	Po Box 24696 Columbus, OH 43224	When was the debt incurred?	Opened 8/01/10 Last Active 8/06/12	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	□ Yes	■ Other Specify Real Estate		
	— 100	E LITTER SPECIFY INCUI ESTATE	1110119490	

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Case number (if know)

Luisa G Corrai		Case Harriber (II know)	
Chase Mtg	Last 4 digits of account number	4912	\$0.00
Po Box 24696	When was the debt incurred?	Opened 9/01/07 Last Active 8/05/10	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	• •	d claim:	
☐ Check if this claim is for a community			
Is the claim subject to offset?	report as priority claims		
■ No	·		
Yes	Other. Specify Real Estate	Mortgage	
Comenity Bank/Victorias Secret	Last 4 digits of account number	0347	\$0.00
·		Opened 9/01/11 Last Active	
	When was the debt incurred?	10/01/11	
	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
\square Check if this claim is for a community	Student loans		
		aration agreement or divorce that you did not	
-		or plans, and other similar debts	
La res	Other. Specify Charge Acc	Ount	
Hyundai Motor Finance	Last 4 digits of account number	4532	\$0.00
Attn: Bankruptcy Po Box 20809	When was the debt incurred?	Opened 1/01/06 Last Active 7/28/06	
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another		d claim:	
☐ Check if this claim is for a community			
		aration agreement or divorce that you did not	
		ng plans, and other similar debts	
T Yes			
	Chase Mtg Nonpriority Creditor's Name Po Box 24696 Columbus, OH 43224 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Comenity Bank/Victorias Secret Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes Hyundai Motor Finance Nonpriority Creditor's Name Attn: Bankruptcy Po Box 20809 Fountain City, CA 92728 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No No No No No	Chase Mtg Nonpriority Creditor's Name Po Box 24696 Columbus, OH 43224 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 and Debtor 2 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim set one of the debtors and another Check if this claim is for a community debt Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1	Chase Mtg Nonpriority Creditor's Name Po Box 24696 Columbus, OH 43224 When was the debt incurred? Debtor 1 and Debtor 2 only Debtor 2 only No lest claim subject to offset? Nonpriority Creditor's Name Po Box 24698 Columbus, OH 43224 As of the date you file, the claim is: Check all that apply Contingent Debtor 1 and Debtor 2 only Debtor 3 and Debtor 3 only No lest claim subject to offset? No lest claim subject to offset? Nonpriority Creditor's Name Po Box 182125 Columbus, OH 43218 Number Street City State Zip Code When was the debt incurred? Nonpriority Creditor's Name Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only No lection 1 and Debtor 2 only Debtor 3 and Debtor 3 only Debtor 3 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 5 and Debtor 3 only Debtor 6 and Debtor 3 only Debtor 6 and Debtor 8 only Debtor 7 and Debtor 8 only Debtor 8 only Debtor 9 only Debtor 9 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 9 only Debtor 1 and Debtor 3 only Debtor 9 only Debtor 1 and Debtor 3 only Debtor 9 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 and Debtor

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Debt	Luisa G Corrai		Case number (if know)				
4.1 4	Kohls/Capital One	Last 4 digits of account number	7189	\$0.00			
	Nonpriority Creditor's Name		Opened 2/01/08 Last Active				
	Po Box 3120 Milwaukee, WI 53201	When was the debt incurred?	11/01/12				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	\square Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	■ Other. Specify Charge Acc	ount				
4.1	Lou Harris Company	Look & dinite of account months	0722	\$39.00			
5	Nonpriority Creditor's Name	Last 4 digits of account number		φ39.00			
	1040 S Milwaukee Ave Ste Wheeling, IL 60090	When was the debt incurred?	Opened 8/01/14				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	\square Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	Debts to pension or profit-sharing					
	Yes	■ Other. Specify Collection A	ttorney Advanced Vision Center				
4.1	Lou Harris Company	Last 4 digits of account number	8165	\$10.00			
6	Nonpriority Creditor's Name			Ψ.σ.σσ			
	1040 S Milwaukee Ave Ste Wheeling, IL 60090	When was the debt incurred?	Opened 5/01/12				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Collection A Other. Specify Rad	ttorney Midwest Clinical Imaging -				

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Debi	Ulisa G Corrai		Case number (if know)	
4.1 7	Synchrony Bank	Last 4 digits of account number	7208	\$0.00
	Nonpriority Creditor's Name		On a read 0/04/00 I and Antition	
	Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 2/01/09 Last Active 1/25/10	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Acc	ount	
4.1 8	Target	Last 4 digits of account number	3392	\$0.00
	Nonpriority Creditor's Name		Opened 1/01/08 Last Active	
	C/O Financial & Retail Services Mailstop BT PO Box 9475	When was the debt incurred?	2/28/08	
	Minneapolis, MN 55440 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the olding	в. Опеск ан шас арргу	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and agreement of arreless that you are not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit Card		
4.1	Wells Fargo Auto Finance	Last 4 digits of account number	9001	\$0.00
9	Nonpriority Creditor's Name			Ψ0.00
	Attn: Bankruptcy 2nd Floor		Opened 9/01/08 Last Active	
	13675 Technology Dr	When was the debt incurred?	2/08/12	
	Eden Prairie, MN 55344 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify Automobile		

Document Page 25 of 56 Debtor 1 Luisa G Corral Case number (if know) 4.2 Wells Fargo Dealer Services 1201 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 9/01/08 Last Active Po Box 3569 When was the debt incurred? 10/10/14 Rancho Cucamonga, CA 91729 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Type of NONPRIORITY unsecured claim:

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Disputed

☐ Student loans

report as priority claims

Part 3: List Others to Be Notified About a Debt That You Already Listed

Other. Specify Automobile

Part 4: Add the Amounts for Each Type of Unsecured Claim

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

debt

■ No

☐ Yes

☐ At least one of the debtors and another

☐ Check if this claim is for a community

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 12,607.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 12,607.00

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Fill in this information to identify your case: Debtor 1 Luisa G Corral First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name
First Name Middle Name Last Name Debtor 2
Debtor 2
(Spouse if, filing) First Name Middle Name Last Name
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS
Case number
(ii Allowi)

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
	٠,		3. 3	0000	

		Docume	nt Page 27 d) <u>r 56 </u>	
Fill in this i	nformation to identify your				
Debtor 1	Luisa G Corral				
20010	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle News	Last Name		
(Spouse if, filing) First Name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	er				☐ Check if this is an amended filing
Schedu	Form 106H ule H: Your Cod				12/15
people are fi ill it out, and our name a	iling together, both are equ	ally responsible for supp boxes on the left. Attach . Answer every question	olying correct informat the Additional Page t	ion. If more space is r o this page. On the to	ate as possible. If two married needed, copy the Additional Page, p of any Additional Pages, write
1. DO yo	ou have any codebiors? (II)	you are ming a joint case, o	do not list either spouse	as a codebior.	
■ No □ Yes					
Arizona, ■ No. G □ Yes. 3. In Columin line 2 Form 10	, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spou mn 1, list all of your codebt 2 again as a codebtor only i 06D), Schedule E/F (Official	Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your f that person is a guaran	erto Rico, Texas, Wash with you at the time? spouse as a codebtor tor or cosigner. Make	ington, and Wisconsin.) if your spouse is filin sure you have listed t	ty states and territories include g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
out Col	olumn 1: Your codebtor			Column 2: The cre	editor to whom you owe the debt
Na	ime, Number, Street, City, State and ZI	P Code		Check all schedule	
	ame			☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G, lin☐	line
Ni Ci	umber Street ty	State	ZIP Code		
3.2 _{Na}	ame			☐ Schedule D, lin☐ Schedule E/F,☐ Schedule G, lir	line
Nu Ci	umber Street ty	State	ZIP Code	_	

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Fill	in this information to identify your o	case:							
Del	otor 1 Luisa G Cor	ral			_				
	otor 2				_				
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number 		-				ed filing ent showing postpetit		
\bigcirc	fficial Form 106I						as of the following da	ite:	
		omo				MM / DD/ Y	YYYY	40/44	
	chedule I: Your Inc		nlo are filing togeth	or (Dobte	- 1	and Dahtar 2) ha	th are equally reco	12/15	
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. t1: Describe Employment Fill in your employment	ur spouse is not filing w On the top of any additi	ith you, do not inclu	ude inforr	nati	on about your spo I case number (if	ouse. If more space known). Answer ev	is needed, ery question	
attach a separate page information about addition							Debtor 2 or non-filing spouse ☐ Employed		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	☐ Employed ■ Not employed			•	oyed mployed		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Par	t 2: Give Details About Mo	nthly Income							
Esti	mate monthly income as of the cuse unless you are separated.	•	you have nothing to	report for a	any	line, write \$0 in the	space. Include your	non-filing	
•	u or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	on for all e	mplo	oyers for that perso	on on the lines below.	. If you need	
						For Debtor 1	For Debtor 2 or non-filing spous	е	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	0.00	\$N	<u>/A</u>	
3.	Estimate and list monthly over	time pay.		3.	+\$	0.00	+\$ <u>N</u>	<u>/A</u>	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	0.00	\$N/A		

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Deb	or 1	Luisa G Corral	_	Case	number (if known)			
					Debtor 1		g spouse	
	Cop	y line 4 here	4.	\$_	0.00	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues Other deductions. Specify:	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$_ \$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ \$ + \$	N/A N/A N/A N/A N/A N/A N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	0.00	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	0.00	\$	N/A	
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income Other monthly income. Specify:	8c. 8d. 8e. 8f. 8g. 8h.+			\$ \$ \$ \$ \$ +	N/A N/A N/A N/A N/A N/A N/A	1
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	1,723.00	\$	N/A	
10.	Cald	culate monthly income. Add line 7 + line 9.	10. \$		1,723.00 + \$_	N/	/A = \$	1,723.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.0						0.00	
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies				, if it	2. \$Combine	
13.	Do y ■	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				onuny	

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		· (- :- (:6				•		
	in this informat	ion to identify yo	our case:					
Deb	tor 1	Luisa G Corra	al			Che □	eck if this is: An amended filing	
Deb	tor 2 buse, if filing)						A supplement sho	wing postpetition chapter the following date:
Unite	ed States Bankru	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
Of	ficial Fo	rm 106J						
Sc	chedule	J: Your	Exper	ises				12/1
info	rmation. If mo		eded, atta	. If two married people ar ich another sheet to this n.				
Part		be Your House	hold					
1.	Is this a join							
	■ No. Go to		in a sonar	ate household?				
	□ No		iii a sepai	ate nousenoia:				
			st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of De	btor 2.	
2.	Do you have	dependents?	■ No					
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state t	the						□ No
	dependents r	names.						□ Yes
								□ No
					-			☐ Yes ☐ No
								□ Yes
							_	□ No
								☐ Yes
3.		enses include		No				
		people other to your depende		Yes				
	t 2: Estima	ate Your Ongoi	ng Monthi	ly Expenses				
exp				uptcy filing date unless y y is filed. If this is a supp				
the		assistance an		government assistance i luded it on <i>Schedule I:</i> \			Your exp	enses
4.	The rental a	r homo owners	hin ovne	ses for your residence. I	naluda firat martaaa			
4.		d any rent for th			nciude ilisi mortgag	4.	\$	900.00
	If not include	ed in line 4:						
	4a. Real es	state taxes				4a.	\$	0.00
	•	ty, homeowner's	-			4b.	·	0.00
				upkeep expenses		4c.	·	0.00
5.		owner's associat		dominium dues our residence, such as ho	me equity loans	4d. 5.	·	0.00
o.	, wantional II	igage payiii	y t	ran noonaonoo, suun as HU	ino oquity Idalia	υ.	Ψ	v.uu

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Debt	or 1 Luisa G Corral	Case num	ber (if known)	
6.	Utilities:			
J.	6a. Electricity, heat, natural gas	6a.	\$	0.00
	6b. Water, sewer, garbage collection	6b.		0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		
			·	65.00
_	6d. Other. Specify:	6d.		0.00
	Food and housekeeping supplies	7.		375.00
	Childcare and children's education costs	8.	\$	0.00
	Clothing, laundry, and dry cleaning	9.	\$	108.00
0.	Personal care products and services	10.	\$	25.00
1.	Medical and dental expenses	11.	\$	400.00
2.	Transportation. Include gas, maintenance, bus or train fare.			75.00
	Do not include car payments.	12.	\$	75.00
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
4.	Charitable contributions and religious donations	14.	\$	0.00
5.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.		0.00
	15d. Other insurance. Specify:	15d.		0.00
2	· · ·	130.	Ψ	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
	Specify:		Ψ	0.00
1.	Installment or lease payments:	170	¢.	0.00
	17a. Car payments for Vehicle 1	17a.	· -	0.00
	17b. Car payments for Vehicle 2	17b.		0.00
	17c. Other. Specify:	17c.	·	0.00
	17d. Other. Specify:	17d.	\$	0.00
	Your payments of alimony, maintenance, and support that you did not report as		•	0.00
	deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	·	0.00
9.	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.		
	Other real property expenses not included in lines 4 or 5 of this form or on Sched			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.		0.00
1			·	
١.	Other: Specify:		+\$	0.00
2.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	2,048.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	2,070.00
			·	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,048.00
3	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,723.00
	23b. Copy your monthly expenses from line 22c above.	23b.		
	200. Copy your monthly expenses normalite 220 above.	230.	-ψ	2,048.00
	22a - Cultivast vaux manthly avanage from vaux manthly income			
	23c. Subtract your monthly expenses from your monthly income.	23c.	\$	-325.00
	The result is your monthly net income.	230.	L*	020.00
24	Do you expect an increase or decrease in your expenses within the year offer you	ı filo thia	form?	
14.	Do you expect an increase or decrease in your expenses within the year after you For example, do you expect to finish paying for your car loan within the year or do you expect your r			or decrease because of a
	modification to the terms of your mortgage?	ortgage	paymont to morease	or acordage pedauge of a
	■ No.			
	Yes. Explain here:			

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Fill in this info	rmation to identify you	r case:			
Debtor 1	Luisa G Corral				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	-	an Individual	Debtor's So	chedules	12/15
obtaining mone		in connection with a bank			ement, concealing property, or 00, or imprisonment for up to 20
Sig	gn Below				
Did you pa	ay or agree to pay som	eone who is NOT an attorr	ney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declar re true and correct.	e that I have read the sumr	mary and schedules file	ed with this declaration	on and
X /s/ Lui	sa G Corral		X		
	G Corral ure of Debtor 1		Signature of	Debtor 2	

Date _____

Date March 18, 2016

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Fill	in this infor	mation to identify you	r case:			
Deb	otor 1	Luisa G Corral				
_		First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
			NODTHERN DISTRICT	OF ILLINOIS		
Uni	ted States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	se number _					
(if kn	own)					
						amended filing
<u>Ot</u>	ticial Fo	orm 107				
Sta	atement	of Financial	Affairs for Indivi	duals Filing for B	Bankruptcy	12/1
				are filing together, both are		
		nore space is needed, n). Answer every que		this form. On the top of an	y additional pages, write y	our name and case
iuii	ibei (ii kiiow	ii). Aliswel every que	stion.			
Par	t 1: Give I	Details About Your Ma	arital Status and Where Yo	u Lived Before		
1.	What is you	ır current marital statı	is?			
	☐ Married	1				
	■ Not ma	-				
	- Not ma	iiileu				
2.	During the	last 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	_	st all of the places you I	ived in the last 3 years. Do r	not include where you live nov	٧.	
	Dobtor 1 B	rior Address:	Dates Debtor 1	Debtor 2 Prior Ac	Idroop	Dates Debtor 2
	Deploi i P	nor Address.	lived there	Debior 2 Prior Ac	iuress.	lived there
,	Within the I	act 9 years did you o	var liva with a analyse or la	agal aguivalant in a commun	situ proportu stata or torrit	orus (Community proporty
state				egal equivalent in a commur evada, New Mexico, Puerto R		
	_					
	■ No	alsa asses sass fill asst Cal	la a duda. Un Waxiii O a da béa iia (6	Official Farm 40011)		
	☐ Yes. M	ake sure you fill out Sci	hedule H: Your Codebtors (C	опісіаї Form 106H).		
Par	t 2 Expla	in the Sources of You	r Income			
4.				ng a business during this yeall businesses, including part		lendar years?
				ve together, list it only once u		
	-					
	■ No	ll in the details.				
	□ res.Fi	ii iii tile uetalis.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)

		Document	raue 34 01 30
Debtor 1	Luisa G Corral		Case number (if known)

5.	Did you receive any other income during this year or the two previous calendar years?
	Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment,
	and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery
	winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

|--|

Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	SSI	\$3,804.00		
	Pension	\$1,365.00		
For last calendar year: (January 1 to December 31, 2015)	SSI	\$15,216.00		
	Pension	\$5,460.00		
For the calendar year before that: (January 1 to December 31, 2014)	SSI	\$15,216.00		
	Pension	\$5,460.00		

List Certain Payments You Made Before You Filed for Bankruptcy

i .	Are either	Debtor 1's or	Debtor 2's	debts prin	marily consume	er debts?
------------	------------	---------------	------------	------------	----------------	-----------

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an ☐ No. individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

Ш	No.	Go to I	i
_			

□ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do

not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	rotal amount	Amount you	was this payment for	
		paid	still owe		
		_			

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Case number (if known) Document Debtor 1 Luisa G Corral

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	■ No								
	☐ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider.								
	■ No □ Yes. List all payments to an insider	,							
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for	this payment			
			paid	still owe	Include cred				
Pai	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures							
9.	Within 1 year before you filed for bankrupt. List all such matters, including personal injury modifications, and contract disputes. No Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of th	e case			
10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No Yes. Fill in the information below.								
	Creditor Name and Address	Describe the Property		Date		Value of the property			
		Explain what happene	Explain what happened			property			
11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.								
	Creditor Name and Address	Describe the action the creditor took			action was	Amount			
12.	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes								
Pai	t 5: List Certain Gifts and Contributions								
	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$60	0 per person?	,			
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	you gave	Value			
	Person to Whom You Gave the Gift and Address:								

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Deb	otor 1 Luisa G Corral	Document	Page 36 of 56		iviairi				
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity ■ No □ Yes. Fill in the details for each gift or contribution.								
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed		Value				
Par	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster or gambling? No Yes. Fill in the details.								
	Describe the property you lost and how the loss occurred				Value of property lost				
Par	t 7: List Certain Payments or Transfers	s							
16.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	transferred	nd value of any property	Date payment or transfer was made	Amount of payment				
	Law Office of Jason Blust 211 W. Wacker Suite 200	\$1,715.00 att \$335.00 filing \$155.00 expe	g fee	2015-2016	\$2,205.00				

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

☐ Yes. Fill in the details.

Chicago, IL 60606

Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was Address payment made

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Case number (if known) Document

Debtor 1 Luisa G Corral

19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-productions)		y property to a self-se	ttled trust or similar device	of which you are a
	NoYes. Fill in the details.				
	Name of trust	Description and v	alue of the property tr	ansferred	Date Transfer was made
Pai	rt 8: List of Certain Financial Accounts, Ins	truments, Safe Deposi	t Boxes, and Storage U	Inits	
20.	sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accou	nts; certificates of dep		, ,
	No				
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	bankruptcy, any safe	deposit box or other depos	sitory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		be the contents	Do you still have it?
22.	Have you stored property in a storage unit o	r place other than your	home within 1 year be	efore you filed for bankrupt	су
	■ No				
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		be the contents	Do you still have it?
		,			
Pai	rt 9: Identify Property You Hold or Control t	for Someone Else			
23.	Do you hold or control any property that son for someone.	neone else owns? Incl	ude any property you k	porrowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the details.				
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		be the property	Value
Pai	rt 10: Give Details About Environmental Info	rmation			
	the purpose of Part 10, the following definition				
	Environmental law means any federal, state, toxic substances, wastes, or material into th regulations controlling the cleanup of these	e air, land, soil, surfac	e water, groundwater,		
	Site means any location, facility, or property to own, operate, or utilize it, including dispos	as defined under any		ether you now own, operat	e, or utilize it or used

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Luisa G Corral

24.	Has any governmental unit notified you that you	may be liable or potentially liable	under or in violation of an environmo	ental law?			
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any i	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	trative proceeding under any envir	onmental law? Include settlements a	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Conr	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, d	id you own a business or have any	of the following connections to any	/ business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the details below for each business.						
		scribe the nature of the business	Employer Identification number				
	Address (Number, Street, City, State and ZIP Code)	ne of accountant or bookkeeper	Do not include Social Security Dates business existed	number or IIIN.			
28.	Within 2 years before you filed for bankruptcy, d institutions, creditors, or other parties.	id you give a financial statement to	o anyone about your business? Inclu	ude all financial			
	■ No □ Yes. Fill in the details below.						
	Name Dat Address (Number, Street, City, State and ZIP Code)	e Issued					

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Debtor 1 Luisa G Corral

I have are tru with a	e and correct. I understand that ma	t of Financial Affairs and any attachments, and I declare under king a false statement, concealing property, or obtaining mon up to \$250,000, or imprisonment for up to 20 years, or both.	. , , , ,
Luisa	isa G Corral G Corral ture of Debtor 1	Signature of Debtor 2	
Date	March 18, 2016	Date	
Did yo ■ No □ Yes	. •	tatement of Financial Affairs for Individuals Filing for Bankrup	otcy (Official Form 107)?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

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Fill in this infor	mation to identify your	case:			
Debtor 1	Luisa G Corral				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS		
Casa numbar					
Case number _				☐ Check if this is an	
				amended filing	
Official Fo		n for Indiv	riduals Filing Under C	hapter 7 12/15	
	ividual filing under cha	-	l out this form if:		
_	e claims secured by yo				
You must file thi	ever is earlier, unless th	ithin 30 days after	you file your bankruptcy petition or by the	he date set for the meeting of creditors, pies to the creditors and lessors you list	
	eople are filing together nd date the form.	in a joint case, bo	th are equally responsible for supplying	correct information. Both debtors must	
	and accurate as possib our name and case nur		s needed, attach a separate sheet to this	form. On the top of any additional pages	,
Part 1: List Y	our Creditors Who Have	Secured Claims			
1. For any credit	ors that you listed in Pa	art 1 of Schedule D	: Creditors Who Have Claims Secured by	y Property (Official Form 106D), fill in the	
information be	elow.			, , , , , , , , , , , , , , , , , ,	
Identify the cr	editor and the property the	nat is collateral	What do you intend to do with the pro secures a debt?	perty that Did you claim the propert as exempt on Schedule C	
Creditor's	Ditech Financial Llc		■ Surrender the property.	□ No	
name:			☐ Retain the property and redeem it.	_	
D	404016 4 4	11.2.45	☐ Retain the property and enter into a	■ Yes	
property	4312 Keystone Ave Chicago, IL 60641		Reaffirmation Agreement.		
securing debt:	•	COOK County	☐ Retain the property and [explain]:		
	our Unexpired Persona		in Schedule G. Executory Contracts and	I Unexpired Leases (Official Form 106G),	fill
in the information	on below. Do not list rea	I estate leases. Un		effect; the lease period has not yet ende	
Describe your u	nexpired personal pro	nerty leases		Will the lease be assumed?	
2000 me your o	anoxpirou porociiui proj	out of loades		The second decamed.	
Lessor's name:				□ No	
Description of lea	ased			□ Vee	
				☐ Yes	
Lessor's name:				□ No	
Description of lea	ased				
Property:				☐ Yes	
Lessor's name:				П №	

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor 1	Luisa G Corral	Case number (if known)
Descripti Property:	ion of leased :	☐ Yes
Lessor's Descripti	name: ion of leased	□ No
Property:		☐ Yes
Lessor's Descripti	name: on of leased	□ No
Property:	:	☐ Yes
Lessor's Descripti	name: on of leased	□ No
Property:	:	☐ Yes
Lessor's	name: on of leased	□ No
Property:		☐ Yes
Part 3:	Sign Below	
	enalty of perjury, I declare that I have indicated that is subject to an unexpired lease.	my intention about any property of my estate that secures a debt and any personal
X /s/ l	Luisa G Corral	x
	sa G Corral nature of Debtor 1	Signature of Debtor 2
Date	e March 18, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	_
\$75	administrative fee	
+ \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-09412 Doc 1 Filed 03/18/16 Entered 03/18/16 13:45:01 Desc Main Document Page 46 of 56

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Luisa G Corral		Case N	0.		
		Debtor(s)	Chapter	7		
	DISCLOSURE OF COM	MPENSATION OF ATTO	RNEY FOR I	DEBTOR(S)		
cc	ursuant to 11 U.S.C. § 329(a) and Fed. Bankr. In the ompensation paid to me within one year before the rendered on behalf of the debtor(s) in contempts.	the filing of the petition in bankruptcy	, or agreed to be pa	aid to me, for services re		
	For legal services, I have agreed to accept		\$	1,715.00		
	Prior to the filing of this statement I have rec	ceived	\$	1,715.00		
	Balance Due		\$	0.00		
2. T	he source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
3. T	he source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
4. I	I have not agreed to share the above-disclosed	d compensation with any other person	unless they are mo	embers and associates of	of my law firm.	
	I have agreed to share the above-disclosed co copy of the agreement, together with a list of				law firm. A	
5. Iı	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b. c. d.	Analysis of the debtor's financial situation, an Preparation and filing of any petition, schedul Representation of the debtor at the meeting of Representation of the debtor in adversary proceed [Other provisions as needed] In Chapter 13 cases, the Court-Appr	es, statement of affairs and plan which creditors and confirmation hearing, a ceedings and other contested bankrupt	h may be required; nd any adjourned l cy matters;	nearings thereof;	kruptcy;	
6. B	y agreement with the debtor(s), the above-discle	osed fee does not include the following	g service:			
		CERTIFICATION				
	certify that the foregoing is a complete statemer nkruptcy proceeding.		r payment to me fo	or representation of the	debtor(s) in	
Ма	arch 18, 2016	/s/ Jason Blust, La	aw Office of Jaso	n Blust		
Da		Jason Blust, Law	Office of Jason E			
		Signature of Attorna Law Office of Jaso				
		211 W Wacker Dr				
		STE 200				
		Chicago, IL 60606		100		
		(312) 273-5001 F Name of law firm	-ax. (312) 213-5() <u>/</u>		

LAW OFFICE OF JASON BLUST, LLC

CONTRACT FOR BANKRUPTCY SERVICES

CONTRACT FOR BANKRUPTCY SERVICES		
UNSECURED & SECURED DEBTS	NON-DISCHARGEABLE DEBTS	
ESTIMATED UNSECURED DEBT 104.X	STUDENT LOANS	
ESTIMATED FAIR MARKET VALUE OF HOME	TICKETS	
ESTIMATED MORTGAGES ON HOME SUCCENDE	CHILD SUPPORT	
ESTIMATED CAR LIEN #1	TAX DEBT	
ESTIMATED CAR LIEN #2	GOV'T FINES	
ESTIMATED OTHER SECURED DEBT	OTHER	
NOTICE: This Agreement contains provisions requiring arbitration of fee di consider consulting with another lawyer about the advisability of making an requirements. Arbitration proceedings are ways to resolve disputes without agreements that require arbitration as the way to resolve fee disputes, you disputes by a judge or jury. These are important rights that should not be go in the proceeding of the proceeding of the proceeding of the record number indicated below (hereinafter "Client") relating to legal scontract is solely between JB, any assigns, heirs, or related entities that may partner, member or employee of JB. JB is a debt relief agency and law firm JB DOES NOT REPRESENT CLIENTS IN DEFENSE OF COLLECTION SUITS.	it the use of the court system. By entering Into give up your right to go to court to resolve these given up without careful consideration. so on the date shown below between Law Office of and the individual (or married couple) assigned to ervices in relation to bankruptcy and debt relief. The y be formed in the future and not any individual, that files bankruptcy cases on behalf of its clients.	
II. CLIENT OBLIGATIONS: JB reserves the right to withdraw or terminate the his/her obligations.	representation in the event Client does not meet	
Active Participation and Communication: Client agrees to actively participation the duration of the bankruptcy case. This includes immediately providing up client's financial situation including, but not limited to, any state court hearing signature on this Contract shall be authorization for JB to file a bankruptcy preceive documents and/or correspondence from JB via either email or first clampy reasonable time in JB's sole discretion via email, text message, telephone Payment of Attorney Fees and Costs/Arbitration: Client agrees to pay all attimely manner and that fees and costs, as disclosed must be paid before the represents Client and Client controls the representation even if the fee is paid resolve fee disputes via Arbitration (see Section 1997).	orte and communicate with any and all JB staff during obtated contact information and any changes to ng dates or foreclosure sale notices. Client's etition for Client via the Bankruptcy Court's tcy Court's electronic filing system. Client agrees to lass mail. Client agrees that JB can contact Client at e, or postal mail.	

represents Client and Client controls the representation even if the fee is paid by a third-party. JB and Client expressly agree to retainer". In a Chapter 7 case, Client agrees to pay all fees and costs prior to the filings of the bankruptcy case with the bankruptcy clerk's office. Client acknowledges that Client will not have the protection of the Automatic Stay in Bankruptcy pursuant to 11 U.S.C. §362 until the bankruptcy case is filed. There may be additional fees charged by JB for delays caused by

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the Client, including Client's failure to pay fees in a timely manner, and failure to timely provide information and/or paperwork. Client expressly agrees that funds paid will be deposited in JB's operating account and are the property of JB. The "flat fee" for representation in the Chapter 13 case is \$______ plus costs. JB agrees to file the client's Chapter 13 case with the court for the payment of \$_____ and will accept the balance from Client's Chapter 13 payments. Any estimated chapter 13 monthly payment is subject to change and JB does not guarantee a particular chapter 13 payment. Costs include not only filling fee and other third party services, but also copying charges, bank transaction fee, credit card interchange fees, express mall, postage, etc. In addition, there is a court filling fee totaling \$ 370 (subject to change without notice) and optional document retrieval and financial counseling facilitation totaling \$ (subject to change without notice). Client expressly agrees that chapter 7 and chapter 13 fees paid are an advance payment retainer and not a security retainer and such arrangement is an express condition of JB's willingness to handle the case. An advance payment retainer is appropriate because work is being performed from the moment the firm is hired and continues through the relationship, even if a case is never filed with the court. In Chapter 13, the fixed flat fees and advance payment retainer are for pre-filing and preconfirmation work. All fees paid are the property of the attorney and will be deposited into JB's operating account and are earned upon receipt, subject to refund only as provided in Section IV, Though the fee Is fixed, in chapter 13's JB may apply to the court for additional fees, paid through the chapter 13 plan if there are extraordinary circumstances, such as extensive evidentiary hears, contested adversary proceedings, or appeals. See Section III for further details. Advance payment of costs may be held in a safe deposit box, a locked safe, a trust account, or any other secure place in JB's sole discretion until incurred and used to reimburse JB for payment. _____ Client's Initials.

Dishonored Payments incur a fee of \$35 + any additional fees and costs incurred by JB as a result of dishonored or stopped payments. Failure to pay can result in JB closing the file and terminating the attorney-client relationship (see Section IV). In the event Client's chapter 13 is dismissed prior to full payment of attorney fees. Client agrees and expressly authorizes the chapter 13 trustee to pay any money held to JB for payment of the balance owed. Client agrees that JB may retain counsel to collect any balances due and will be responsible for payment of any reasonable collection costs and fees, not less than \$400. Client authorizes the collection of any additional fees from the chapter 13 trustee (if applicable). Client expressly agrees that fees tendered to JB by personal check may be converted and processed as ACH transaction. JB agrees to pursue third parties who payment. Client agrees that non-basis services are billed at the firms' customary hourly rate as described in Section IV. Billable (see Section III).

Full Disclosure: Client agrees to truthfully, completely and accurately disclose all assets and their value, liability and their balances, income and expenses to JB any on any and all bankruptcy paperwork. In addition, Client agrees to accurately answer any and all questions posed by JB and/or a representative or agent of the United States Trustee or as otherwise provided by law.

Provide Documentation and Follow Instructions: Client agrees to provide copies of any and all documentation requested by JB in a timely and organized manner. Client expressly acknowledges and agrees that JB has duties to the Court that require JB to reasonably seek documentary evidence that supports Clients' factual contentions before JB can sign off and file bankruptcy paperwork with the court. Such documentation includes, but is not limited to: pay advices for the six month time period this contract that the six month time period changes that since the case is not filed immediately upon and signing of applicable), recorded mortgages (if applicable), non-filing spouse's (or household member's) pay advices, and any other relevant information directly or indirectly related to the Client's financial condition. Client further agrees that he/she will read and follow all instructions provided to Client and incorporated by reference and made a part of this Contract for services.

III. LAW FIRM OBLIGATIONS:

Use Best Efforts: In consideration of Client's obligations as stated in Section III, JB agrees to use its best efforts to obtain a satisfactory result for Client by providing basic legal services in connection with a bankruptcy case on an efficient and cost-effective basis. Client expressly agrees that JB makes no guarantee regarding the outcome of the bankruptcy case, including but not limited to: ability and qualification for filing chapter 7 or chapter 13 bankruptcies, successful discharge of any particular debt, the amount of a chapter 13 plan payment, and/or whether or not JB can successfully reduce the balance of secured liens. JB offers its financial situation, and/or facts as revealed after review of documentation that could affect in any way any advice JB gives Client.

Staffing: JB structures its practice as a group practice. JB does not guarantee any minimum level of participation in a case by any individual employee, member, attorney, paralegal, or partner of the firm. Multiple attorneys and staff may work on various aspects of the case as assigned by JB in its sole discretion in compliance with all applicable rules of professional conduct. JB expects to perform the bulk of the work, but reserves the right to utilize other attorneys, paralegals, and litigation/clerical assistants where appropriate. In addition, Client authorizes JB, at its discretion, to have attorneys within the firm, or outside counsel, review Client's file to explore other potential causes of action client may have.

Provide Basic Bankruptcy Services: JB, in consideration for Client's obligations as stated in Section III, agrees to provide basis legal services as required to file either a Chapter 7 or Chapter 13 Bankruptcy case, the Chapter determined as mutually agreed and indicated below. Basic legal services include, but are not limited to: pre-filing verification of bankruptcy representation, post-filing and pre-discharge contract with creditors, pre-filing advice and counsel to Client, advice during the case concerning the nature and effect of the applicable bankruptcy rules, including a reasonable amount of telephone calls and/or in-person meetings, exemption advice and planning; preparation and filing of a bankruptcy petition, preparation and filing of schedules and statements as required by bankruptcy statutes, rules, local rules, and any applicable standing orders of courts of competent jurisdiction, representation at the meeting of creditors pursuant to §341 of the Bankruptcy Code, representation at any submitting information pursuant to \$1324 (if applicable), setting valuation disputes prior to confirmation in Chapter 13, requested by the United States Trustee, negotiation and counsel in relation to reaffirmation agreements pursuant to 11 U.S.C. VIII, If applicable. Client expressly agrees that in Chapter 7, JB will not file the bankruptcy petition and schedules with the court until all fees and costs have been paid in full. In addition, JB will not file the bankruptcy cases with the court until all required documentation has been provided; all required documents are timely signed, reviewed, and verified, unless alternative

Client further agrees that the above-described fees cover basic services only. There may be additional fees for non-basic services in addition to those disclosed above. Subject to the applicability of any local rules, standing orders, or additional contracts, non-basic services for which additional fees may apply include, but are not limited to: Adversary proceedings pursuant to 11 U.S.C. §523 or §727; excessive phone calls or in-person consultations; motions to dismiss for client's failure to U.S.C. §362; actions to enforce the discharge injunction; Rule 2004 Examinations; depositions; interrogatories or other discovery proceedings; contested objections to confirmation of a Chapter 13 plan; amended creditor schedules (typically \$150 client's failure to provide full disclosure; document retrieval services; facilitation of credit counseling and/or financial Client's failure to appear at a scheduled meeting (typically \$150 in chapter 7); motions to avoid liens (typically \$260 per S600); conversion of a case from one chapter to another (requires an additional in-person meeting and results in additional reasonable fees and costs as mutually agreed); and/or proceedings to reopen a closed case for any reason.

IV. TERMINATION OF SERVICES (Refund Policy): The parties may terminate services at any time. Termination of services by Client must be in writing. JB may terminate services for failure of Client to fulfill any of Client's contractual obligations as Identified in Section II of this agreement. In either event, Client may be entitled to a refund of part of the nonrefundable fee

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based upon quantum meruit. The factors considered include: time spent, including time spent answering telephone calls, processing, organizing and responding to any correspondence; case status; case progress; and the amount of work remaining to complete the case. Analysis of time is calculated in tenths of an hour increments, rounded up to the next tenth of an hour. Attorney time is worth \$250-\$450 per hour depending on the experience of the attorney performing the service. Non-attorney professional time is worth \$75 per hour. Hourly rates are subject to periodic review and revision at JB's sole discretion. JB will also consider the progress of the case when determining a reasonable refund. It is impossible to determine a fair refund until a detailed analysis is performed on a case-by-case basis. Refunds, if any, will be sent to Client at Client's last known address within a reasonable amount of time. In the event Client is deceased or incapacitated, or if the fee was paid by a third party, refunds, if any, are the property of the Client and will only be released to the Client or an authorized representative of the Client's estate. In the event Client terminates services after a bankruptcy case has been filed, JB is given a reasonable time to file withdrawal and/or substitution of counsel documents with the clerk of court. JB expressly reserves the right to enforce a representation automatically terminates upon the closing of the case by the Clerk of Court. Client expressly agrees that JB is authorized to contact Client in the future, even after the conclusion of the case via mail, telephone, electronic mail or text message regarding any future JB products and/or services.

V. LIMITED POWER OF ATTORNEY: Client expressly agrees that signature on this contract grants JB a Limited Power of Attorney for the purposes of carrying out the bankruptcy representation. Such power includes, but is not limited to, the power to obtain Client's tax returns or transcripts from either the IRS or any person or entity consulted in regards to tax preparation; the ability to obtain information and discuss Client's situation with any of Client's secured creditors; and in the event the bankruptcy is dismissed or converted prior to completion, JB may apply funds on hand with the Chapter 13 trustee that would otherwise be forwarded to Client towards the balance owed to JB, if any, and/or the Chapter 7 fee, if applicable, by granting JB trustee and applied.

VI. RETENTION AND DISPOSITION OF RECORDS: JB will retain records as required by applicable law in your state, generally at least (5) years. JB, reserves the right to store records electronically. JB encourages Client to keep and maintain copies of all bankruptcy related matters. Client may request a copy of the file by sending a written request. JB reserves the right to charge a reasonable retrieval and duplication fee of at least \$35.

VII. RECEIPT OF MANDATORY NOTICE AND DISCLOSURE: The Bankruptcy Abuse and Prevention and Consumer Protection Act of 2005 require JB to provide mandatory notices/disclosures to Client. Your signature on this contract is an acknowledgment that Client has received, read and understood the two(2) separate documents entitled " §525(a) Notice", and "Important Information About Bankruptcy Assistance Services From an Attorney or bankruptcy Petition Preparer."

VII. ENTIRE AGREEMENT: The entire contract between the Parties is contained in this instrument. Parties agree to all of the terms and conditions set forth herein and acknowledge that they have read and understand this Agreement. In the event Client is filing a case in a jurisdiction where the local bankruptcy court has adopted any rule procedure or general order regarding the relationship between the Attorney and the Client, then such rule, procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" and its corresponding rights and obligations is specifically Incorporated by its terms which supersede and control all provisions of this contract. Client signature on this document serves as an Responsibilities Agreement by Client that client has been informed of such a rule, procedure, Order "Rights and conditions. In the event provisions of this Agreement' and has agreed to be bound by its additional terms and "Rights & Responsibilities Agreement," and/or "Model Retention Agreement" the provisions in any Rule, Procedure, Court Order, Order, "Rights & Responsibilities Agreement," and/or "Model Retention Agreement" the provisions of the Rules, Procedure, Court Order, "Rights & Responsibilities Agreement," or "Model Retention Agreement" would control.

IX. BINDING ARBITRATION: In the event of any controversy, claim or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, unconscionability or validity thereof, including the termination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in the county and state in which the consumer resides at the time of the agreement in accordance with the laws of the state of consumer's

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residence at the time of the agreement or agreements to be made in and to be performed in the state of the consumer's residence. The parties agree, the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and procedures and an arbitrator shall be selected by the AAA. The arbitrator shall be neutral and independent and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her or its individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost of arbitration, including attorney's fees, equally. If the consumer's share of the cost is greater that \$1,000.00 (One-thousand dollars), JB will pay the consumer's share of costs in excess of that amount. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award. Binding Arbitration means that both parties give up the right to a trial by jury. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. It also means that discovery may be severely limited by the arbitrator. This section and arbitration requirement shall survive any termination.

X. SEVERABILITY: In the event any provision of this agreement is found to be unenforceable for any reason by a court of competent jurisdiction, only the offending clause shall be stricken from the agreement and the remainder of the agreement

I/We hereby agree to and acknowledge all of the terms above and I/we retain and authorize JB to file a bankruptcy on

ingroundenant:	on authorize JB to file a bankruptcy on
CHAPTER 7 CHAPTER 13	(circle one) RECORD #
X) Lucy of Con	e (DATE)03-14-20 GBY:
	Attorney of behalf of JB
Χ	DATE
Joint Debtor	

CLIENT FIRST BANKRUPTCY, LLC

LIMITED POWER OF ATTORNEY & AGREEMENT TO OBTAIN DOCUMENTS

- I. PURPOSE: This Agreement is entered into between the below listed individuals, hereinafter referred to as "CLIENT" and Client First Bankruptcy, LLC hereinafter referred to as "CF." The purpose of this Agreement is to facilitate acquiring information needed to analyze Client's financial situation, to complete certain schedules and statements required pursuant to Title 11, United States Code, Section 101, et. al. and the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, to perform an automobile loan review, to pursue post-bankruptcy discharge disputes with the credit reporting bureaus, to provide postdischarge budget coaching, and to provide access to a Tax Advice Hotline. This Agreement is governed by the terms herein and the terms contained in the attached Products Fee Disclosure and the Attorney-Client Contract, both of which are incorporated by reference and made a part of this Agreement.
- II. LIMITED POWER OF ATTORNEY: I hereby grant to CF this Limited Power of Attorney for the limited purposes of obtaining and reviewing the information as described in the Products Fee Disclosure and to perform an Automobile Loan Review. I hereby further grant this Limited Power of Attorney for purposes of reviewing my credit report(s) post-filing preparation of letters by either CF or CIN Legal on my behalf to dispute information on my credit reports. It is understood and agreed that CF shall obtain and use this information for the purposes of analyzing my financial situation in relation to filing for bankruptcy, for the purposes of saving me money on any financed vehicle I may have, or to dispute information reported to my credit reporting bureaus. This Limited Power of Attorney shall expire upon the latest of the following events: discharge, dismissal, completion of credit reporting disputes, or termination of services as provided in paragraph V of the Attorney-Client Contract. I also agree that my attorneys may provide my contact information to third party vendors that provide other relevant legal and financial products and/or services and I authorize these companies to contact me directly in order to follow-up on any of the products or
- III. CLIENT RESPONSIBILITIES: I hereby expressly agree to complete the following 4 steps before CF
 - 1) Sign the Consumer Request & Agreement for Consumer Liability Report (CLR) form; 2) Sign the IRS Form 4506-T;

 - 3) Sign the Products Fee Disclosure; AND
 - 4) Pay the required fees as disclosed in the Attorney-Client Contract and the Fee Disclosure.
- IV. CLIENT FIRST BANKRUPTCY, LLC RESPONSIBILITIES: Once Client has completed the responsibilities under paragraph three (III) of this Agreement, CF shall obtain the products described in the
- V. ENTIRE AGREEMENT & SEVERABILITY: The entire Agreement between the parties is contained in this instrument, except as otherwise indicated. In the event any portion of this Agreement is found by a court of competent jurisdiction to violate any state or federal law or regulation, that portion of the Agreement shall be deemed stricken and the remaining portion of the Agreement shall remain in force and effect. The parties agree to all of the portions of this Agreement as set forth herein and acknowledge

	" " " Agreement,	
Client Coma	<u> </u>	03-14-1816
Client		Date
Ву:		Record #
	(Attorney)	

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Optional Services (2/6/14)

Products	Glient First Bankruptcy, LLC Cost	Document Retrieval and Facilitation Fee	Total Cost to Client	
Credit counseling	\$25.00		Time Took to olient	
Debtor education course		\$15.00	\$50.00***	
ien Search Title Report for real estate	\$25.00	\$15.00	\$50.00***	
3 Source Individual Credit Report	\$55.00	\$30.00	\$85.00***	
	\$33.00	\$22.00		
3 Source Joint Credit Report	\$53.00	\$17.00	\$55.00***	
Tax Transcript Report			\$70.00***	
ur years must be ordered to receive this	\$19.00			
price)	¥15.00	\$16.00	\$35,00***	
Automated Real Estate Property	445.00		\$ 00.00	
Valuations Broker Price Opinion for real estate**	\$15.00	\$25.00		
rotet i nee Opinion for real estate**	\$65.00		\$40.00***	
Post-Discharge Review(s) of Consumer Liability Report	\$35.00(Single)/\$70.00(Joint)	\$35.00	\$100,00***	
		\$100.00		
ive Ramsey Thriving After Bankruptcy		¥100.00	\$135.00/\$170.00***	
ost-Filing Budget Counseling Course	\$30			
		\$20	\$50.00***	

*Credit Reports: Warning: On June 4, 2004, a new federal law went into effect that prevents credit reporting bureaus from listing the names of medical providers on credit reports. Thus, if you are expecting to get a credit report to obtain the names of any medical providers, it won't work! The credit reporting bureau will list a collection agent. But, you will have to contact the collection agent directly to get the provider's information. Client as a result of this new legislation. **Broker Price Opinions: Broker price opinions are obtained by a real estate professional familiar with the real are not included in package pricing and are available on an as-needed basis to keep your costs as low as possible. The extra cost should this the event costs change, Client First Bankruptcy, LLC will use its best efforts to retain the original total price to avoid inconveniencing the non-refundable once ordered on your behalf by the law firm. Costs and handling/processing fees are

DISCLAIMER OF WARRANTIES: YOU EXPRESSLY UNDERSTAND AND AGREE THAT: ANY INFORMATION OBTAINED ON YOUR BEHALF IS AT YOUR SOLE RISK. ALL INFORMATION OBTAINED ON YOUR BEHALF IS PROVIDED SOLELY ON AN "AS-IS/AS-AVAILABLE" BASIS. TO THE EXTENT PERMITTED BY APPLICABLE LAW, CLIENT FIRST BANKRUPTCY, LLC EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED WARRANTIES AND CONDITIONS OF MERCHANTABILITY, SATISFACTORY QUALITY, FITNESS FOR A PARTICULAR PURPOSE OR USE AND NON-INFRINGEMENT.

WITHOUT LIMITING THE ABOVE PARAGRAPH, CLIENT FIRST BANKRUPTCY, LLC MAKES NO REPRESENTATION OR WARRANTY THAT (i) THE CONTENT AND SERVICE OBTAINED WILL MEET YOUR REQUIREMENTS, (ii) THE RESULTS THAT MAY BE OBTAINED FROM THE INFORMATION PROVIDED WILL BE ACCURATE OR RELIABLE, OR (iii) THE QUALITY OF ANY PRODUCTS, SERVICES, INFORMATION, OR MATERIAL PURCHASED OR OBTAINED BY YOU THROUGH CLIENT FIRST BANKRUPTCY, LLC IS ACCURATE OR WILL MEET YOUR EXPECTATIONS. CLIENT FIRST BANKRUPTCY, LLC DOES NOT GUARANTY THE ACCURACY OR COMPLETENESS OF ANY INFORMATION OBTAINED. NO WRITTEN OR ORAL INFORMATION OBTAINED BY YOU FROM US OR THROUGH US SHALL CREATE ANY WARRANTY NOT EXPRESSLY STATED

and fees associated with Client First Bankruptcy, LLC obtaind disclosed to me. I further expressly agree to the Disclaimer Signed Signed	ning the above described products on my behalf have been of Warranties. Date: <u>03-14-2016</u>
	Date:

United States Bankruptcy Court Northern District of Illinois

In re	Luisa G Corral	Debtor(s)	Case No. Chapter 7		
	VEI	RIFICATION OF CREDITOR M	ATRIX		
		Number of	Number of Creditors: 19		
	The above-named Debtor(s) I (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my	
Date:	March 18, 2016	/s/ Luisa G Corral Luisa G Corral Signature of Debtor			

Amercred 400 West Lake Stre Roselle, IL 60172

American General Financial/Springleaf Fi Springleaf Financial/Attn: Bankruptcy De Po Box 3251 Evansville, IN 47731

Bk Of Amer 4909 Savarese Cir Tampa, FL 33634

Cap One Po Box 5253 Carol Stream, IL 60197

Carmax Auto Finance Po Box 440609 Kennesaw, GA 30160

Cbna Po Box 6283 Sioux Falls, SD 57117

Chase Card Services Attn: Correspondence Po Box 15298 Wilmington, DE 19850

Chase Card Services Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Mtg Po Box 24696 Columbus, OH 43224

Comenity Bank/Victorias Secret Po Box 182125 Columbus, OH 43218

Ditech Financial Llc 1100 Virginia Dr #100a Fort Washington, PA 19034

Hyundai Motor Finance Attn: Bankruptcy Po Box 20809 Fountain City, CA 92728

Johnson Blumberg 230 W Monroe #1125 Chicago, IL 60606

Kohls/Capital One Po Box 3120 Milwaukee, WI 53201

Lou Harris Company 1040 S Milwaukee Ave Ste Wheeling, IL 60090

Synchrony Bank Po Box 103104 Roswell, GA 30076

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Wells Fargo Auto Finance Attn: Bankruptcy 2nd Floor 13675 Technology Dr Eden Prairie, MN 55344

Wells Fargo Dealer Services Po Box 3569 Rancho Cucamonga, CA 91729